GOVERNMENT OF INDIA
RAILWAYS
LOK SABHA

UNSTARRED QUESTION NO:4296
ANSWERED ON:26.08.2004
PASSENGERS INSURANCE SCHEME
Nambadan Shri Lonappan

Will the Minister of RAILWAYS be pleased to state:

(a) whether the Government contemplate to make provision for passengers' insurance scheme against incidents of looting, robberies, dacoities and other crimes occurred in trains;

(b) if so, the details thereof; and

(c) if not, the reasons, therefor ?

Answer

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI R. VELU)

(a) to (c) : A statement is attached.

STATEMENT REFERRED TO IN REPLY TO PART (a) TO (c) OF THE UNSTARRED QUESTION NO.4296 BY SHRI LONAPPAN NAMBADAN TO BE ANSWERED IN LOK SABHA ON 26.8.2004 REGARDING PASSENGERS' INSURANCE SCHEME.

(a) to (b): Rail Passenger Insurance Scheme has been in operation since 18.1994. The details of this Scheme are as under:-

1 . Under this scheme, the Railways are reimbursed by the Insurance company for compensation paid for loss of life or injuries to bonafide passengers who become victims of rail accident or untoward incidents such as terrorist acts, violent attack, robbery, dacoity, rioting, shoot-out or arson by any person in or on any train carrying passengers, or in a waiting hall, cloak room or reservation or booking office or on any platform or in any place within the precincts of a Railway station or the accidental falling of any passenger from a train carrying passengers.

2. The scale of compensation available under this scheme is provided in the Railway Accidents and Untoward Incidents (Compensation) Amendment Rules, 1997. Under these rules, the compensation in case of death is Rs.4 lakh and in case of injuries the minimum compensation is Rs.32,000/- and the maximum is Rs.4,00,000/-.

3. No compensation will, however, be payable in cases of suicide or attempted suicide, self-inflicted injury, his own criminal act, or any act committed in a state of intoxication or insanity or natural death or disease or medical or surgical treatment unless such treatment becomes necessary due to injury caused by the said 'untoward incident'.

4. The application for compensation is adjudicated by Railway Claims Tribunal. Twenty one benches of the Tribunal have been set up in different parts of the country. The decrees of the Railway Claims Tribunal are satisfied by the Zonal Railways after following the normal procedure.

(c) : Does not arise.